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# ***Mandatory Vehicle Insurance***

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**Jesse White  
Secretary of State**

# **VEHICLE OWNERSHIP IMPLIES RESPONSIBILITY**



Dear Friend:

Serving the public and the interests of Illinois families has always been my top priority, whether it was as a state representative, the Cook County recorder of deeds or the founder of the Jesse White Tumbling Team. As your new Illinois Secretary of State, I am just as committed to providing friendly, efficient and timely service to the citizens of Illinois.

Whether it means cutting bureaucratic red tape, making sure our employees are friendly and courteous or in some other way going that extra mile to get the job done, keep one thing in mind: we're here to serve you.

While many drivers doubted the effectiveness and necessity of a mandatory insurance law, this requirement is one of the most significant consumer protection measures now on the books in Illinois.

A handwritten signature in black ink that reads "Jesse White". The script is fluid and cursive, with the first letters of "Jesse" and "White" being capitalized and prominent.

Jesse White  
Secretary of State



## **COMPLYING WITH THE LAW**

You are in compliance with the law if you have vehicle liability insurance in the following minimum amounts:

- \$20,000 for injury or death of one person in an accident;
- \$40,000 for injury or death of more than one person in an accident;
- \$15,000 for damage to property of another person.

**Always carry your insurance card in your vehicle.** You must show your insurance card upon request by any police officer.

Your insurance company will send you an insurance card, usually when your insurance policy is issued or renewed.

## **VEHICLES AFFECTED**

Liability insurance is required for all motor vehicles that must display license plates and are being driven, including cars, vans, motorcycles, recreational vehicles, trucks and buses. Trailers are not required to have liability insurance.

## **ENFORCEMENT**

The two methods of enforcement are:

- (1) If you are stopped for a traffic violation or involved in an accident and issued a traffic ticket and then convicted in court for operating an uninsured vehicle, this conviction is submitted to the Secretary of State for a license plate suspension.
- (2) If the computer randomly selects your vehicle license plate registration, you will receive an insurance verification form from the Secretary of State asking for the name of your insurance company and policy number. Your liability insurance coverage will be verified with the company you named. **If you did not have insurance on the verification date indicated on the form, or if you do not return the form with the infor-**



mation requested, your license plates will be suspended.

### PENALTIES FOR VIOLATING THE LAW

You will face the following fines if arrested and convicted:

- Minimum \$500 fine for operating an uninsured vehicle.
- Minimum \$1,000 fine for operating a vehicle while its registration is suspended for no insurance.

The vehicle registration of **all** owners of uninsured vehicles are suspended for first-time offenders, until the reinstatement fee and proof of insurance are submitted. For repeat offenders, a four-month suspension must be served and a reinstatement fee must be paid with proof of insurance. Your vehicle **may not be driven by anyone** while its license plates are suspended.

### REINSTATEMENT OF REGISTRATION

A vehicle's registration can be reinstated when the owner provides proof of insurance and pays the \$100 reinstatement fee. Repeat offenders are required to serve a four-month suspension, pay the \$100 fee and provide proof of insurance before being eligible for reinstatement.

### RANDOM SAMPLE QUESTIONNAIRE

MANDATORY INSURANCE DIVISION	VEHICLE INSURANCE VERIFICATION FORM	OFFICE OF THE SECRETARY OF STATE
<b>INSTRUCTIONS</b>		
1. Answer the question about insurance coverage on the verification data. If you mark "YES", print your insurance company name and policy number as it appears on your Illinois Insurance Card. If you mark "NO", explain why the vehicle was not insured on the verification date.		
2. Return this form to the Office of the Secretary of State within 30 days of the verification date. Use the enclosed postage paid envelope. Failure to return this form will result in a notice of suspension.		
3. More information about this reporting requirement is on the reverse of this form.		
<b>WAS THE DESCRIBED VEHICLE COVERED BY LIABILITY INSURANCE ON THIS DATE? →</b>		
YES <input type="checkbox"/> NO <input type="checkbox"/> IF NO, EXPLAIN: _____		
_____		
INSURANCE CO. NAME (Do not list agent or agency)		
POLICY NUMBER		
<b>OFFICE USE ONLY</b>		
I affirm that the statements made are true and correct to the best of my knowledge.		
SIGN HERE		
X _____ DATE _____		
X _____ DATE _____		
CO-OWNER'S SIGNATURE		

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## ***IF YOU ARE INVOLVED IN AN ACCIDENT***

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An accident report form must be filed with the Illinois Department of Transportation (IDOT) if the damages are in excess of \$500 or if injuries resulted from the accident.

The Safety Responsibility Law requires at-fault uninsured motorists to pay for the damages they cause or face license plate and driver's license suspensions.

Administration of the Safety Responsibility Law is initiated in the Accident Records Section of IDOT. Inquiries may be directed to:

Illinois Dept. of Transportation  
Accident Records Section  
3215 Executive Park Drive  
Springfield, Illinois 62766

or call: (217) 782-4516

The Secretary of State's office does not maintain insurance information for all registered motor vehicles. Insurance information is available only from the motorist involved in the accident or from the report filed with the Department of Transportation.

## ***PURCHASING INSURANCE***

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See an insurance agent to buy liability insurance for your vehicle. Some companies do not sell insurance to vehicle owners who had been driving uninsured. If you have problems buying insurance, ask your insurance agent about the Illinois Automobile Insurance Plan.

Under Illinois law, minimum limit vehicle liability insurance policies automatically include uninsured motorists coverage in an amount equal to the



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minimum requirements imposed by law for bodily injury or death. This is to ensure coverage if in fact you are involved in an accident with an Illinois driver who has chosen not to be in compliance with the law or with an out-of-state driver who is uninsured.

State law does not require you to carry collision, comprehensive, medical payment or uninsured property damage coverage.

The Illinois Department of Insurance regulates insurance companies, insurance agencies and insurance agents. They maintain a consumer services division that will answer any questions you might have about auto insurance as well as all other types of insurance. If you have questions about insurance or wish to file a complaint, you may do so by writing or calling:

Illinois Department of Insurance  
Consumer Services Division  
320 W Washington Street, 4th Floor  
Springfield, Illinois 62767

(217) 782-4515

### ***FOR MORE INFORMATION***

If you have additional questions about Illinois' Mandatory Insurance Law, contact:

Office of the Secretary of State  
Mandatory Insurance Division  
501 South 2nd Street  
Room 429  
Springfield, Illinois 62756-7000

or call: (217) 524-4946

<http://www.sos.state.il.us>

Printed by authority of the State of Illinois  
February 1999 – 26M – GA-686



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